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ABSTRACT

Retirement is a recent phenomenon, with accompanying financial stress as income drops, and psychological strain from a loss of career identity. However, individual differences in attitudes and expectations vary with age, education, income, and between retirees and non-retirees. Needs after retirement may remain the same as in pre-retirement while activities drop; or activities may remain the same but needs may change, or both activities and needs may change. Successful retirement may require professional or lay counseling which recommends different methods of keeping active. Additional advice may be obtained from various organizations and agencies. Experts observe individual differences among increasing numbers of people planning early retirement, while among workers over age 65, there are also differences between those from the lowest income to those from the highest. The value and importance of pre-retirement planning and counseling are heavily stressed. (LS)

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

ASPIRE - DON'T RETIRE

* S. Norman Feingold

I. INTRODUCTION

I am most pleased to be with you this afternoon. The topic of aging and retirement has been a top priority concern of mine for more than twenty years. In the late 1950's I served as Chairman of the Massachusetts Committee on Employment of the Aging.

How society views aging and retirement is a reflection of values. Let me start off by saying that, in my opinion, everyone is biased to one extent or another. Even in physics, a very exact science, the measuring of an experiment itself influences the results. I believe strongly that one should aspire, not retire. We need a new mind set on the aging.

Let me tell you why. First of all, I looked the word retirement up in the dictionary and what did I get for a definition of "retire?" -- to withdraw - to retreat. What a negative posture for the later years; perhaps because too often retirement means a diminished income (twice the husband and half the income), including the loss of status, loss of friends, and a fear of the approaching end of life. Robert Frost's words are most understandable: "No memory of having starred atones for later disregard or keeps the end from being hard."

In American society, a retiree is assumed to be withdrawing from paid work to a non-work status. Americans don't generally define a housewife, who has not worked for pay outside of the home, as a retiree. Nevertheless, the unpaid homemaker at 65 is experiencing a developmental process and transition as is the spouse of 65. What do we label this phenomenon in the non-employed?

During the discussion period at the close of my presentation, perhaps one of you will provide me with an appropriate name for this group of persons.

My thesis, which I shall develop throughout my presentation today, is that if retirement is viewed as change to a new status or as a part

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of a developmental process that starts at birth, retirement can be more easily accepted positively as years to aspire. Aspire is defined as to have ambition, to strive toward a goal.

II. HISTORICAL PERSPECTIVE

If you are over 65 and enjoying reasonably good health, with a sufficient income, and looking forward to the years ahead with at least some curiosity, consider yourself a 20th century pioneer. You are indeed one. When you were born, retirement was just a dream to be achieved by a very lucky minority. The average American male had a life expectancy of 46 years. The average marriage was dissolved by the death of one of the mates before the last child left home. At that period of our country's development only 4% of the population even made it to age 65. In those days there were older people around but they worked until they dropped dead or stopped before they were too sick, rusted or worn out for the final transition. From 1900 to 1968, the participation rate in the labor market of men over 65 dropped from 68% to 27%.

At age 65, a man's life expectancy is about 13 years, and if married that of his wife, who is probably slightly younger, about 20 years. In 1870, the total population of the United States was 40 million of whom only 1.2 million (less than 3%) were 65 years of age or older. Today, 22 million people over 65 years of age comprise about 10.3% of the population. The number of retirement aged people in the United States is greater than the population of 20 states. By the year 2000 it is expected to rise 40%, to about 28 million, and about 12% of the population. For the record, there are more than 1 million people over 85, and more than 100,000 people over 100 years of age.

Is it any wonder that we need to establish new benchmarks, philosophies and attitudes toward life after 60?

III. WHAT IS RETIREMENT?

A. The Financial Stress.

The sobering fact is that the median income of families with heads aged 65 and over was just under $7,300 in 1974. The median income for families with heads of all ages was approximately $13,000. Females who were poor outnumbered males by 4 million in 1975. About 16% of all the elderly were at or below the poverty level. Time does not allow me to discuss this important parameter. Members of the panel that follows will discuss this topic.

B. The Psychological Strain.

For most people, and that includes both men and women, prior to retirement they have lived in a structured time frame. In retirement, unstructured or non-obligated time has to be filled in new and vital ways.

Retirement is a change of career identity and thus a source of identity strain for those considering retirement or already retired. Identity strain exists when an individual feels unable to implement his or her self-concept at work. Strain may be expected to occur most frequently when the individual feels either blocked, pushed or pulled in relation to a particular organizational boundary. The degree to which strain is felt by an individual is a product of the situation and

the person's personality. Identity strain will arise when the individual's organizationally related needs and wants are not satisfied. This may occur, for example, when an individual is divested of power, status, influence or belongingness. The stress of retirement and anticipation of retirement of course is not the first encounter with stress. Stress is a parameter of life that all of us must face.

R. C. Atchley's study of older men and women (N=3630) examined sex differences in selected social and psychological characteristics. Compared to older men, older women were found to be as work-oriented and more likely to take a long time adjusting to retirement. Older women were more likely to report negative psychological symptoms while older men were more likely to see changes in social participation. Loneliness is significantly more prevalent among older women than among older men. Women neither accept social aging nor try to ward it off by continued engagement. Women respond to aging with high levels of psychological stress.

Physicians, psychologists, anthropologists, sociologists and biologists have begun to work together in inter-disciplinary teams and separately, to study the aging process. These scientists are trying to show a balanced picture of what aging means for individuals in our changing society. Let me be clear. At best, we are beginning to only define the issues. Aging is now looked upon as a life-long process beginning at conception. It is marked by physical and other changes that characterize every period of life. A life span developmental psychology is moreover very much in evidence. For example, Division 20 of the American Psychological Association called the Division on Maturity and Old Age has been changed to the Division of Adult Development and Aging.

When do we begin to age? Is it in early childhood when the thymus gland degenerates? Hearing and peripheral vision diminish from the age of 10. Unstructured memory grows weaker at the age of 12. Aging is a life-long process, and part of the overall picture is retirement. We do not become different people after a certain age, such as 45, 65, 85 or 95. We retain the virtues and weaknesses of the men and women we were, and still are, to a considerable extent. People are not only biological, but social and psychological beings. Retirement can be part of a growing process with future awareness and transition training a necessary process. The retirement years, and I don't like the word "retirement" at all (but can't think of a better term - perhaps you can), are usually a period of significant change in our bodies and in our social world and in our private world. Retirement is still, to a great extent, a giving up of a role and an acquisition of a new status. Studies also indicate that adjustment in retirement years is more difficult for men than for women. It differs widely in different countries. For example, in Japan three-fourths of those 65 and over live with their children; in the United States one-fourth do. Japan, by the way, has a holiday each year for one day in honor of the aging. In the United States, May has been designated Older Americans Month. In Israel on a kibbutz, the workday is reduced for those in the 50's, and even in the 80's a person still works an hour or so daily.

Cummings and Henry postulate a disengagement theory of retirement as a way of adjustment. You just cut down on meaningful activities. Havighurst believes that adjustment to retirement is brought about by a flexibility of roles throughout life -- no unnecessary disengagement, but taking on new appropriate roles within one's mental and physical capacity that are meaningful to replace

those that are no longer appropriate. The more retirement is looked upon as a change to a new status and the less it is perceived as giving up a prized status, the better is the transition. Toffler suggests that the model of half-way houses is applicable to all transition processes, including retirement. Bielefeld's doctoral study of 888 persons pointed up that,

1. Ethnic background did not seem to significantly affect how retirement aspects were envisioned. White respondents did report significantly greater preparation for retirement.

2. The 50-years-of-age and older group seemed to attach significantly greater importance to physical environment but significantly less importance to vocational role and self-fulfillment than did the younger age groups. The age group between 30 to 50-years-of-age seemed to expect a more comfortable retirement income than did the other two age groups.

3 College graduates and those with college training tended to assign more importance to vocational role and self-fulfillment than did high school and grade school graduates. Grade school graduates seemed to assign significantly greater importance to physical environment than did other sub-groupings of educational achievement.

4. The middle income group seemed to assign significantly greater importance to possessions and income but less importance to physical environment than did other income groups. Higher income groups also reported significantly greater expectations and preparations for retirement.

5. Retirees assigned greater importance to physical environment and less importance to vocational role than did non-retirees. Those respondents reporting a friend retired assigned greater importance to the tangible aspects of health, physical environment, possessions and income, than did respondents reporting no friend retired. The factor of reporting a friend retired seemed to exert a greater influence on respondent scores than any of the four demographic characteristics.

Victor Frankl's search for meaning through logotherapy may give one an overall framework for understanding the crisis of meaning in life. Retirement is part and parcel of life stages, and ultimately leads to the final transition. For example, to be able to find meaning even in terminal cancer of a loved one transforms tragedy into triumph.

C. Attitudes Toward Retirement.

Category 1. Positive Attitude Toward Work and Retirement. There are many illustrations of people in the academic world who enjoy their work and enjoy their retirement. In many instances, their retirement consists of either part-time or full-time work of a similar nature to what they had done most of their active lives. The major change is one of pace and setting their own schedule based on their energy level.

One of the most successful businessmen I ever knew retired in his late 50's, sold all of his business (he was a millionaire many times over), and decided to devote all of his free time to community service. Although he enjoyed his work and was very successful at it, he started to put all the time and energy into

community service he had in his previous work. He was equally successful in community activities and probably enjoyed it even more.

Category 2. Positive Attutide Toward Work and Negative Attitude Toward Retirement. This is also a very frequent life style. Many people who are work-oriented or workaholic, find retirement a most traumatic experience. Many are scared. A friend of mine retired with 37 years of government experience, much of it overseas, with hundreds of people under his supervision. He found out that in retirement he had to go into an entirely different field and start almost at the bottom. His social life was an entirely different one. In fact, his wife found this the most disconcerting. Where because he had a super-grade in the government they were invited to many parties, this is no longer so. He has found that his world of work,although not unpleasant,no longer fills many of the psychological needs his former job did. He is a low man on the totem pole. He has adjusted to his new position, particularly since money is not a problem. He is more concerned over his social status and the recognition he used to receive when he was employed by the United States Government.

We may also include in this category people who work too long for their own good. When they do retire they find themselves physically and/or mentally unable to cope successfully with retirement. Their worst fears are realized.

Let me give you another case history of a person in a social service setting who supervised many hundreds of professional people all over the United States and abroad. Retirement meant a considerable drop in income. For the first time it was necessary to live very carefully as to what he spent and where he could go. In spite of reduced cost for theater tickets or travel on a bus, when the income drops 40 to 50% the way of life must necessarily change. What bothers him is that he is no longer in the mainstream of his profession. Luncheon and dinner meetings are too expensive. All, or most of the professionals who used to be in daily contact with him no longer have the time. His advice was, "Before you retire, answer the question to yourself -- Why do I want to retire?"

Another case history. The man who told me, "I am 65, however, I feel physically and mentally like I did fifteen years ago. To be let go at 65 and no job would be devastating to me. My life would fall apart at the seams."

Category 3. Negative Attitude Toward Work and Positive Attitude Toward Retirement. Let's look at another category. A person's attitude towards his work may be negative but his attitude towards retirement is positive. Here is an example: A man, an engineer, was in his early 50's when suddenly he was given the opportunity for retirement. He suddenly found that the hassles and pressures of work were not worth the effort. If anything, the years had gone by too rapidly and he really didn't know his own family. Work really never meant that much to him except that he did the best possible job when he worked. A civil engineer by training, he now occupies his time with anything he wants to do, including building a solar energy installation for his home. He does not miss his colleagues or the work he did, and is delighted that he is out of the "rat race."

Category 4. Negative Attitude Toward Work and Retirement. These are people whose attitudes toward work and retirement are negative. These are people dissatisfied with their work all of their lives and when finally ready to retire find that here too they don't know what to do and whatever they do does not real-

ly make life meaningful. They constantly mark time with the increasing vague anxiety that the end of the line is approaching.

Category 5. No Work Experience and Retirement is a Continuation of a Similar Life Style on a Diminished Scale. This is the group of women who have never worked and who in later years may be married to men who have retired from the work force or who may be widows. They may look upon this stage of life in much the same four categories as retirees do.

Category 6. A new emerging category is that of young married people with marketable skills and without children who work hard for a few years. They save enough money to retire from work for a few years for leisure activities, particularly travel. They believe in enjoying their retirement time when they are young.

D. Patterns of Dealing With Retirement.

Attitudes toward work and retirement were the basis of the six categories just discussed. Patterns of retirement behavior are responses to individual needs and may be divided into four major groups.

1. Maintaining the same needs after retirement as before retirement and in the same way. These people make extra-ordinary efforts to continue to work in one form or another. The rewards are intrinsic not extrinsic.

2. Needs are less demanding. Retirement is seen as a time to relax. These people give up many kinds of former activities and interests but tend to adopt few new ones.

3. Maintaining the same needs after retirement as before retirement but by engaging in a different set of activities. These people had strong needs as well as a high capacity for adaptation. For example, the person whose work before retirement provided him with public recognition and esteem for a job well done, may in retirement perform an entirely different task. Perhaps it is how well he keeps his home and grounds. People now congratulate him on this new skill. The recognition he received in this area now satisfied the same need of recognition, but by very different actions.

4. Satisfying a different set of needs after retirement. These people may continue the same kind of activities they had engaged in prior to retirement, or they may adopt a new set of activities to satisfy a different set of needs. These people have perhaps with some anxiety awaited retirement and looked toward retirement as a relief from extreme pressures. Now they face the possibility of doing those things they always wished to do.

IV. RETIRING SUCCESSFULLY

Preretirement approaches to coping successfully with retirement will differ depending upon the needs to be fulfilled and the outlook toward work and retirement.

A. Professional Counseling.

Professional counseling by counselors and psychologists is not a panacea but

may present an opportunity to take a new look at yourself; what you want to do with the rest of your life. Professional counseling allows you to again look at your abilities, your interests, your personality, your achievements, your potential, the real you, and relate them to the changing world around you. New psychological tests for the aging may help widen the horizons of the retiree in meaningful ways. Our New York B'nai B'rith Career and Counseling Services is heavily involved in pre- and post-retirement planning. It may be leisure counseling or avocational counseling, or reassessing what you may wish to do in the world of work. The prize fighter is old at 35. The older policeman goes off the beat and on to a desk job. Joe DiMaggio of baseball fame retired voluntarily at the height of his fame at age 36 rather than hang on and slip in his performance. He then went into a successful business career. Beverly Sills, at the height of her career, decided to "put her voice to bed."

Counseling may show you the transferability of skills so that you really know what you want to do to fill in your time. I am convinced, although I can't cite recent research to back me up, that one's attitude toward life makes a significant difference to one's health in later years. Too many people over the years suddenly become old and overweight when there was nothing meaningful for them to occupy their time. Time seems to go fast when you are busy and slow when you are doing something that is not of interest or of significance. New tests and new techniques are being used in counseling to help people know themselves a little better. If anything, the traits we exhibit in our early years seem to be even more magnified as we approach our final destination. I regard counseling in depth for retirement as important as a medical or dental checkup. Our society tends to be youth-oriented. Counseling for youth is widely accepted and promoted. Retirement as a process has not received that attention, nor is retirement even described in Britannica, Colliers, the Americana Encyclopedia, or even the Encyclopedia of Education. I guess the editors in covering so many hundreds of different topics thought this not worthy of mention. Why? Perhaps because we are a youth society, although George Bernard Shaw stated, "What a shame to waste youth on the young."

Counseling may open up new vistas and provide a stimulus for further growth and development. All of our 20 BBCCS offices offer counselees indepth counseling, testing, and a reliable and valid career and avocational information base for pre- and post-retirement planning.

B. What You Can Do Prior, During and After Counseling, or Without Counseling.

I have been asked by a number of people whether there are any guidelines that might make retirement more meaningful, whether you work or not. At the risk of being too simplistic, here are a few commonsense approaches. Research shows that self-initiated activities do lead to a longer lifespan.

1. There is nothing like activities to make you feel better. Doing nothing is often being nothing. What did you do today that made a difference to you or someone else? If the answer is "nothing," why and what are you going to do about it? Boredom is often the path to depression. Depression is not uncommon in the later years.

2. Do something for somebody else. Volunteer. Call someone up on the phone. Write a letter. Do something that will affect someone. It may be

nothing more than a cheerful hello to the mailman or the trash collector.

3. Try to develop one new interest or hobby. It may be a walking club, a study group at church, synagogue or temple, or the latest craze that is sweeping the country -- genealogy, or oral history-taking where older people tell their story on tape. Look under "Volunteers" in the white pages of the phonebook and in the Yellow Pages under "Associations" or "Volunteers." If this whets your appetite, see Gale's DIRECTORY OF ASSOCIATIONS -- more than 5,000. You are eligible for membership in many of them.

4. Do something that will raise your own self-concept. Do something that gives you a feeling of success or achievement. Buy something new. Do something that pleases you, enhances you. Spoil yourself every once in a while. Gain a new skill. Would you like to lip-read, carry on a conversation in sign language or know how to read Braille? Thousands of communities, small and large, offer free or inexpensive continuing education courses.

5. Keep on top of what is happening in your community. Get involved. In the Washington, D.C. area there are thousands of activities going on every day. Each college and university in any area has a calendar of events. Many are free and inexpensive. At the University of Maryland, many of the events are attended by retirees and others in the later years. One could spend a lifetime visiting the museums. Local libraries show free films and educational materials such as those offered at the National Institutes of Health, or the wonderful films and lectures offered by the National Geographic Society. All are at no cost. Other communities offer similar activities, even the very small communities. Check any of your larger New York newspapers for a listing of events that take place in your area. Most hotels have available pamphlets and booklets for the asking that describe area activities from free to very expensive.

6. Do something that makes you have an uplifting experience. It may mean reading a book or magazine article, or visiting someone in a hospital or nursing home. With an increasing amount of non-obligated time, use it to your advantage. In an increasingly affluent society, the so-called leisure industry expands. Over 105 billion dollars were spent in 1972. The statement, "Gather ye rosebuds while ye may," may well further weaken the work ethic. Leisure activities can play important roles. It may be the bridge that helps an individual in integrating the value theme dilemmas of each life stage. Among professional and executive groups there appears to be a trend toward a fusion of work and leisure. It is, moreover, becoming more difficult to draw a distinction between the two. I have spoken to hundreds of people over the past year. I asked each person what would happen if he or she suddenly became financially independent through an inheritance, a lottery, pool, or something else, and no longer needed to work. Would they continue to work? The overwhelming majority would continue to do so. Less than 10% opted for full-time leisure.

7. Try to be creative in some endeavor. Do something that makes you feel proud of an accomplishment. It may be as simple as taking a walk on a different street, going to work a different way, trying out a new recipe, composing a song, taping beautiful music, carving soap, or anything else that makes you feel good. Youth has always kept a diary. Why not retirees in later years?

8. Don't wallow in self-pity and be sorry for yourself. Be active in legislative activities on behalf of the aging and retirees. For example, why do

people who receive Social Security pensions and earn more than $4,000 a year have to pay $1.00 for every $2.00 earned to the government? Retirees as advocates can be consumer protectionists in overseeing and "watch-dogging" the sale of eye glasses, hearing aids, dentures, drugs and the like to assure that there are proper and fair prices. Be committed and be involved. Advocacy by dedicated retirees has brought about the following services in many communities:

a. A home-making service that provides free home-making care for retirees recovering from illness.

b. Senior discounts. People over 60 are furnished with discounts from 10 to 15% in approximately 400 participating stores. Utility rate reductions are available in many cities. In many parts of the country people 65 and over get all sorts of recreation at a considerably reduced rate.

c. A new law signed by President Carter authorizes special air fare discounts for older travelers. In Canada, older citizens receive a 10% discount on all airlines.

Retirees in many parts of the country have retired senior volunteer programs. Here, retired people are recruited to perform for other needed services for other needy retirees. The foster grandparents program lists many hundreds of retired people who work with children for the purpose of companionship for both groups. All sorts of other possibilities exist including using undeveloped park land that can be turned into vegetable gardens worked by retirees themselves. I am confident that the audience can think of many others.

9. Join a group. B'nai B'rith, for example, may be wonderful for you. I heartily recommend joining the World Future Society. I am a charter member. Ten years ago there were relatively few of us who joined in Washington, D.C. Today, there are more than 32,000 members in nearly every country of the free world. All you need is $15 to join and you will receive one of the best magazines published today. The address is P.O. Box 30369, Bethesda Branch, Washington, D.C. 20014. There are chapters all over the United States with many dozens of scheduled meetings in each locality where there is a chapter. The Futurist magazine is a journal of forecasts, trends and ideas about the future.

10. Keep in touch with family and friends, but not as a burden. In little ways you can show that creative aging can be positive. Uncertainty is characteristic of the later years. A base to relate to can make a big difference. More and more community centers serve as an ideal place to meet young and old. Be a friendly visitor to someone who is homebound or isolated.

11. For the widow or widower -- much more of the former than the latter, life can be meaningful and satisfying no matter how successful the marriage was. In our Twin Cities BBCCS office, we have workshops for widows. Many successful transitions occurred with individual counseling after the group workshops. The options in every area are greater than ever before. Many need the dollars to live. For others it means being in the mainstream rather than watching events fly by. Small talk, eating out, playing cards as a daily routine, after a while can become boring. The person who is bored is looking for trouble, physically and emotionally. Life is worthwhile if it is really lived. It is up to each one of us. Make each day the first day of the rest of your life. What do you want to really do the rest of your life? Boredom and depression is unlived

life. While you wait the clock ticks.

12. If you need additional income and want to work, do something constructive about it. A resume can be prepared that will serve as an introduction to an employer. Job-seeking skills are as important, if not more so, for the aging as for the young. In most communities there is an over-60 placement service, the free U.S. Employment Service, or other public or private organizations that will assist you in supplementing your income. About 10% of women over 65 are still working. For men over 65 years of age it is about 27%.

For those not yet retired, here are some facts to digest. In a survey conducted last spring by William Mercer, about one-fourth of the 400 companies contacted stated that they had no mandatory retirement policy. About 60% still made retirement mandatory at age 65. Most concerns indicated that they favored keeping their mandatory retirement requirements. Other companies gave older employees reduced work assignments as an option to retirement. Still other companies allow pre-retirees to scale down their schedules and responsibilities so that retirement is more gradual. At Chicago Bankers Life about 4% of the firm's 12,000 employees are 65 and over. Although finding part-time work for those over 65 remains a real problem, some agencies are successfully increasing their efforts along these lines. Finally, there is a small proportion of employers that provide regular part-time work to retirees. These retirees represent a significant fraction of their work force.

In addition to the possibility of a part-time job, many more people in retirement are starting their own small business. The U. S. Small Business Administration can be particularly helpful in giving advice and loans. About twice a month in Washington, D.C., for example, SBA has an all-day conference. For $2.00 you will spend the day, including lunch at the Washington Post cafeteria. Similar workshops are held in other cities. It is a conscious raising opportunity. These workshops are for men and women who want to start their own small business at home or elsewhere. For many, work is a major means of socialization. If you operated your own small business in the past you may want to volunteer for SCORE (Service Corps of Retired Executives) to help other people who are starting their business.

The franchise way of doing business has grown in popularity, perhaps because it removes some of the business risk. You may wish to subscribe to such a publication as MODERN FRANCHISING, 1033 First Avenue, Des Plaines, Illinois.

Studies have shown that one of the things women in semi-skilled or unskilled work missed most when they retired was the lack of socialization. There is little doubt that the development of new jobs for older workers is needed. Perhaps government incentives are necessary to energize employers to develop such programs. Very few occupational roles have been determined by known psycho-social needs of the middle and later years. The challenge of second careers is not merely for the middle years but for the last decades as well.

C. Examples of Successful Retirement.

Retirement can be a second chance both for career and lifestyle. For some people it turns out that they can do what they always wanted to do and were

afraid or never had the opportunity. Your lifestyle can be enlarged. I know someone who was successful as an executive in transportation. Upon retirement, he spends all his time as a sculptor -- a hobby of his teens laid aside these many years. The self-fulfilling prophecy is all-important. If you look and act negatively towards retirement, so it will be. If you worry enough about your health, you may have the problems you have worried about. If you want to retire, it can be a period of great self-actualization. There are so many famous people who achieved so much in their later years; from little-known people all over this land of ours to Grandma Moses, a Winston Churchill, or an Einstein; H. Brian, a British composer who composed 22 symphonies after age 80; Walter Alvarez, an active M.D. in his 90's. I wrote to him recently about a new book. He answered me in less than a week. Chaucer wrote the Canterbury Tales at age 60 and Goethe completed Faust at age 80. Pablo Casals, when in his 90's, was heard to say, "I am old but in music I am young."

At 91, Eamon de Valera served as President of Ireland. At 81, Ben Franklin effected the compromise that led to the adoption of the U.S. Constitution. At 84, W. Somerset Maugham wrote "Points of View." At 84, Sigmund Freud, suffering from cancer, was still writing articles and books. At 89, Artur Rubinstein gave gave one of his greatest concerts in New York's Carnegie Hall. At 94, Bertrand Russell was active in international peace drives. At 87, Harland Sanders has a successful Kentucky Fried Chicken business.

Let me read you the following article that appeared as an ad recently in many national magazines:

"A year ago I was ready to die. Seventy-two years of life was enough. My work was over. My family gone. I was alone, watching the calendar go by, lost in memories and self-pity. Then something happened.

"A large noisy family with too many children moved in next door. I was polite when the kids came by to introduce themselves and patiently let them race around the house exploring my mementos. But I didn't like it.

"In the weeks that followed, those monsters took on human characteristics. I learned their names, their heroes, their hiding places, their favorite desserts. One day I found myself liking them. The next, loving them. I became the person I'd forgotten I was.

"When an opening came up at the children's school to cook hot lunches, the kids encouraged me to apply for it. The school board felt the job might be too much for a woman my age. But my husband and I had owned a restaurant for twenty-six years so they decided to give me a try. Well, I'm doing just fine.

"Older people can give so much if we're given the chance. Without that chance, our lives can be so bleak. So dark. With it, we can become the people we've forgotten we were. We come back to life."

D. Sources of Information.

Periodicals which are free, inexpensive, or which may be obtained at the public library. The Library of Congress Books for the Blind and Handicapped is

a nationwide resource.

The COUNSELOR'S INFORMATION SERVICE published quarterly by the B'nai B'rith Career and Counseling Services lists free magazines in each issue.

If you need a list of organizations concerned with senior citizens or retirees, write to the National BBCCS Office.

If crafts are your hobby, perhaps you want to sell them. Write to the Elderly Craftsman Shop, 850 Lexington Avenue, New York, N. Y.

Cooperative weather observers are selected by the National Weather Service as paid or volunteer weather observers. Write to the National Weather Service, National Oceanic and Atmospheric Administration, U. S. Department of Commerce, Silver Spring, Maryland 20910.

Special Committee on Aging, U.S. Senate, Washington, D. C.

Selective Committee on Aging, House of Representatives, Washington, D. C.

V. SUMMARY

Louis Harris, in a 1974 poll of people 65 and over, found 4.4 million retired persons who did not want to retire.

In 1976, Richard Barfield and James N. Morgan compared responses to a survey they conducted on individual's retirement plans with responses on studies they had conducted since 1966. Forty percent of the working heads of households, age 35 to 63, plan to retire before age 63, a higher percentage than at any time in the past decade. Single men were more likely to plan early retirement than married ones, regardless of whether their wives worked. Men and women with very low incomes were likely to plan early retirement.

Dr. Philip Jaslow made a study of 3,996 non-institutionalized women, age 65 and over, living in the United States, excluding Hawaii and Alaska. An analysis revealed that employed women, age 65 and over, attain a higher morale than retirees, with the exception of those women with annual incomes of $5,000 or more, among whom the retirees had better morale than the workers. The women who have never worked tended to be oldest, poorest, and in the worst health.

Those who now work after 65 fall mainly into two groups - those with the greatest and those with the lowest income. Although up to the present legislative discussion of retirement at age 70, 65 was regarded as the upper limit of the working age. There is no similar view to setting the lower limit. The problem of early retirement in the United States has become commonplace. More than one-half of the men and one-third of the women now elect to leave the work force before the age of 65. The labor force participation of women, age 65 and over, has stayed constant at around 10%; three times as high a proportion of men as compared to women continue to work past age 65.

Psychologists talk about individual differences. From the above, it is evident that individual differences continue throughout the life-span.

I believe that every person is a unique person. Every individual can grow

and develop during his or her entire lifespan. There is no need to be a retirement dropout -- totally unprepared for retirement. Life can be meaningful and significant in later years as in the earlier years. This is the ideal. There are as many variations of retirement as there are people. The retirement process itself is too often vaguely defined. While retirement has become popular in recent years, retirees are showing more dissatisfaction than they did ten years ago.

Pre-retirement planning for most people is essential. Ignoring the inevitable will not forestall it. Robert C. Atchley has described seven phases of retirement as follows: Remote Phase, Near Phase, Honeymoon Phase, Disenchantment Phase, Reorientation Phase, Stability Phase, and Terminal Phase. For those already retired without pre-retirement counseling, retirement counseling may have a salutary influence on psycho-social well being. The lines of Dylan Thomas are so appropriate: "Do not go gentle into that good night. Old age should burn and rage at close of day. Rage, rage against the dying of the light."

Research by Glamser and DeJong showed that pre-retirement counseling brought about favorable changes in knowledge and behavior and successful aging. Thomas DeCarlo's research showed significant relationship between recreative involvement and successful aging. An investigation by the U. S. Civil Service Commission found that 9 out of 10 retired or eligible for retirement employees were in favor of retirement planning programs. Over two-thirds considered the program they attended useful. A study of Draper, Lundgren and Strother stated that those who had made plans found higher retirement satisfaction. You just can't retire on one day and wake up the next day and have nothing specifically to do. Studies by the U. S. Bureau of Labor Statistics indicate that adjustment in the retirement years is more difficult for men than for women. For most people, we can predict a traumatic event if this is allowed to happen. Pre-retirement planning is all-important. You will hear from other people today as to the legal and financial implications in retirement -- religious affiliations, health changes, leisure changes, social changes, and possible geographic changes. By the way, only 5% of retirees move from their home state. All these are part of the total picture. Time does not allow me to more than mention these or other parameters that significantly affect one's retirement.

I strongly believe that counseling prior to retirement is one of the most important steps one can take at this period in one's life. There is no reason to let retirement dreams become nightmares. You don't have to be a part of the metallic age -- silver in the hair, gold in the teeth, and lead in the pants, or where everything seems to wear out, fall out, or waste out.

Aspire to turn retirement into a positive force. Aspire to make life more interesting.

May I conclude with a summary sentence. -- There are stars in the evening that cannot be seen during the daytime. There really are.

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